



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [NEW YORK COMMUNITY BANCORP, INC.](#)

City/State [HICKSVILLE, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [62,956,248](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NEW YORK COMMUNITY BANCORP, INC.](#)

[102 DUFFY AVENUE](#)

[HICKSVILLE, NY 11801](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	62,098,103			57,223,038			57,532,734			54,045,006			52,078,159		
Net income (\$000)	478,331			445,842			595,793			511,109			395,043		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.18	2.79	12	2.25	2.65	18	2.24	2.60	20	2.04	2.77	14	1.84	3.01	11
+ Non-interest income	0.11	0.94	1	0.11	1.09	0	0.11	1.04	0	0.11	1.21	2	0.15	1.32	1
- Overhead expense	0.89	2.18	2	0.95	2.21	1	0.94	2.17	1	0.95	2.57	0	0.98	2.69	0
- Provision for credit losses	0.02	0.10	23	0	-0.12	72	0.01	-0.09	74	0.12	0.51	6	0.01	0.15	14
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	34	0.01	0.01	69
+ Other tax equivalent adjustments	0.02	0	95	0.02	0	96	0.02	0	96	0.02	0	96	0.02	0	92
= Pretax net operating income (tax equivalent)	1.40	1.46	49	1.43	1.76	26	1.42	1.66	30	1.11	1.04	51	1.03	1.56	12
Net operating income	1.03	1.10	40	1.04	1.34	20	1.04	1.26	25	0.95	0.81	62	0.76	1.19	14
Net income	1.03	1.10	41	1.04	1.34	20	1.04	1.26	25	0.95	0.82	61	0.76	1.19	15
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.31	3.36	44	3.24	3.12	54	3.22	3.06	58	3.47	3.55	41	3.80	4.41	14
Interest expense	0.92	0.35	90	0.77	0.26	93	0.76	0.25	93	1.23	0.52	93	1.78	1.08	88
Net interest income (tax equivalent)	2.38	3.01	13	2.47	2.85	21	2.46	2.80	22	2.23	3.01	15	2.01	3.33	11
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.09	6	-0.02	0.12	7	0	0.11	9	0.04	0.27	13	0.05	0.21	23
Earnings coverage of net loan and lease losses (X)	-126.22	36.38	14	-85.92	26.30	8	-490.08	39.72	2	34.66	22.91	78	27.50	24.40	69
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.45	1.17	5	0.46	1.32	5	0.44	1.23	5	0.45	1.58	4	0.35	0.83	11
Allowance for loan and lease losses / Total loans and leases	0.45	1.15	7	0.46	1.30	6	0.44	1.20	6	0.45	1.55	3	0.35	0.81	11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10	0.39	6	0.07	0.58	3	0.08	0.49	6	0.09	0.71	3	0.15	0.57	9
30–89 days past due loans and leases / Total loans and leases	0.08	0.33	12	1.02	0.29	93	0.15	0.32	29	0.04	0.39	2	0.01	0.43	1
Liquidity and Funding															
Net noncore funding dependence	33.57	5.89	95	39.74	-3.31	97	43.62	-2.33	98	43.97	3.20	96	46.40	14.45	94
Net short-term noncore funding dependence	17.77	0.87	92	14.10	-9.17	96	18.92	-7.71	96	17.27	-4.76	95	27.42	3.38	98
Net loans and leases / Total assets	77.46	63.09	84	75.12	58.81	87	76.50	58.67	87	76.02	61.58	89	77.83	63.77	87
Capitalization															
Tier 1 leverage ratio	8.06	9.22	20	8.50	9.07	34	8.46	8.98	34	8.52	9.13	36	8.66	9.76	18
Holding company equity capital / Total assets	10.72	9.68	67	12.03	10.79	70	11.83	10.71	68	12.15	11.16	65	12.51	12.43	51
Total equity capital (including minority interest) / Total assets	10.72	9.81	66	12.03	10.91	68	11.83	10.82	66	12.15	11.29	64	12.51	12.57	50
Common equity tier 1 capital / Total risk-weighted assets	9.24	11.79	10	9.92	12.64	9	9.68	12.42	10	9.72	12.38	7	9.91	12.17	19
Net loans and leases / Equity capital (X)	7.23	6.64	66	6.24	5.47	66	6.46	5.53	68	6.26	5.58	70	6.22	5.21	75
Cash dividends / Net income	54.85	31.93	92	58.67	27.22	94	58.53	28.27	95	68.17	42.30	86	88.65	33.12	96
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	8.75	6.04	68	5.39	9.51	33	5.72	10.50	33	4.97	16.68	16	3.36	9.26	30
Equity capital	-3.17	-3.83	56	3.45	7.52	31	2.96	7.46	35	1.94	6.99	25	0.85	10.49	12
Net loans and leases	12.14	14.48	50	1.70	-0.66	69	6.38	3.36	67	2.54	9.07	26	4.35	9.10	34
Noncore funding	-3.51	36.20	25	-4.22	-21.64	75	4.78	-14.79	79	6.03	-12.18	70	11.24	6.59	64
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	4.40	11.91	34	4.25	10.65	32	4.20	10.95	32	4.32	13.56	30	4.40	13.04	39
Equity investment in subsidiaries / Equity capital	107.68	104.01	72	107	103.15	75	106.82	103.22	74	107.19	102.81	75	106.81	103.22	73
Cash from ops + noncash items + op expense / Op expense + dividends	95.67	118.32	38	102.26	155.61	33	102.48	154.48	27	106.68	147.24	27	106.81	190.27	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,221,391	1,103,897	1,473,021	1,489,936	1,514,916	10.64	15.59
Income from lease financing receivables.....	37,811	40,940	52,784	52,279	38,088	-7.64	168.43
Fully taxable income on loans and leases.....	1,259,202	1,144,837	1,525,805	1,542,215	1,553,004	9.99	17.64
Tax-exempt income on loans and leases.....	0	0	0	0	0	-100.00	
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0	-100.00	
Income on loans and leases (tax equivalent).....	1,259,202	1,144,837	1,525,805	1,542,215	1,553,004	9.99	17.57
Investment interest income (tax equivalent).....	100,853	94,148	123,964	126,956	197,378	7.12	11.20
Interest on balances due from depository institutions.....	19,528	1,796	2,537	2,975	16,483	987.31	117.82
Interest income on other earning assets.....	31,569	28,741	38,035	36,452	39,685	9.84	16.45
Total interest income (tax equivalent).....	1,411,152	1,269,522	1,690,341	1,708,598	1,806,550	11.16	17.81
Interest on time deposits of \$250K or more	21,561	16,284	25,630	62,155	76,677	32.41	38.63
Interest on time deposits < \$250K.....	32,576	27,108	38,764	155,258	243,557	20.17	-44.06
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	129,321	44,070	49,000	88,589	210,052	193.44	39.83
Interest on other borrowings and trading liabilities.....	197,290	201,727	268,185	283,591	299,217	-2.20	18.44
Interest on subordinated debt and mandatory convertible securities	13,694	13,694	18,259	18,258	18,257	0.00	
Total interest expense.....	394,442	302,883	399,838	607,851	847,760	30.23	18.51
Net interest income (tax equivalent).....	1,016,710	966,639	1,290,503	1,100,747	958,790	5.18	17.54
Non-interest income.....	51,135	45,356	60,676	59,766	76,435	12.74	-67.62
Adjusted operating income (tax equivalent)	1,067,845	1,011,995	1,351,179	1,160,513	1,035,225	5.52	4.40
Overhead expense.....	414,878	406,364	540,908	511,190	511,218	2.10	-15.76
Provision for credit losses.....	8,782	-1,311	3,389	62,228	7,105		-74.41
Securities gains (losses)	0	0	0	683	5,445		-100.00
Other tax equivalent adjustments	8,571	7,742	10,326	11,033	9,882	10.71	-39.29
Pretax net operating income (tax equivalent).....	650,758	614,558	816,919	599,393	534,509	5.89	20.71
Applicable income taxes	163,549	160,595	210,312	76,695	128,264	1.84	-15.53
Tax equivalent adjustments	8,878	8,121	10,814	11,589	11,202	9.32	-43.84
Applicable income taxes (tax equivalent).....	172,427	168,716	221,126	88,284	139,466	2.20	-17.67
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	478,331	445,842	595,793	511,109	395,043	7.29	45.09
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	478,331	445,842	595,793	511,109	395,043	7.29	45.09
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	478,331	445,842	595,793	511,109	395,043	7.29	45.09
Investment securities income (tax equivalent).....	100,853	94,148	123,964	126,956	197,378	7.12	11.20
US Treasury and agency securities (excluding mortgage-backed securities)	27,229	17,466	23,211	21,440	46,016	55.90	620.92
Mortgage-backed securities	43,186	54,652	72,054	71,110	97,651	-20.98	-43.73
All other securities	30,438	22,030	28,699	34,406	53,711	38.17	199.18
Cash dividends declared.....	262,361	261,556	348,700	348,436	350,222	0.31	-1.18
Common	237,740	236,935	315,872	315,608	317,394	0.34	-4.56
Preferred.....	24,621	24,621	32,828	32,828	32,828	0.00	50.01

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.03	3.12	39	2.96	2.90	51	2.94	2.85	55	3.16	3.27	41	3.47	4	17
Less: Interest expense	0.85	0.33	90	0.71	0.24	93	0.69	0.23	93	1.12	0.48	93	1.63	0.98	88
Equals: Net interest income (tax equivalent)	2.18	2.79	12	2.25	2.65	18	2.24	2.60	20	2.04	2.77	14	1.84	3.01	11
Plus: Non-interest income	0.11	0.94	1	0.11	1.09	0	0.11	1.04	0	0.11	1.21	2	0.15	1.32	1
Equals: adjusted operating income (tax equivalent)	2.29	3.77	4	2.36	3.80	6	2.35	3.70	6	2.15	4.04	3	1.99	4.41	1
Less: Overhead expense	0.89	2.18	2	0.95	2.21	1	0.94	2.17	1	0.95	2.57	0	0.98	2.69	0
Less: Provision for credit losses	0.02	0.10	23	0	-0.12	72	0.01	-0.09	74	0.12	0.51	6	0.01	0.15	14
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	35	0.01	0.01	69
Plus: other tax equivalent adjustments	0.02	0	95	0.02	0	96	0.02	0	96	0.02	0	96	0.02	0	92
Equals: Pretax net operating income (tax equivalent)	1.40	1.46	49	1.43	1.76	26	1.42	1.66	30	1.11	1.04	51	1.03	1.56	12
Less: Applicable income taxes (tax equivalent)	0.37	0.34	63	0.39	0.41	47	0.38	0.38	55	0.16	0.23	30	0.27	0.36	24
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.03	1.10	40	1.04	1.34	20	1.04	1.26	25	0.95	0.81	62	0.76	1.19	14
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.03	1.10	41	1.04	1.34	20	1.04	1.26	25	0.95	0.82	61	0.76	1.19	15
Memo: Net income (last four quarters)	1.03	1.10	38	1.12	1.30	35	1.04	1.26	25	0.95	0.82	61	0.76	1.19	14
Net income—BHC and noncontrolling (minority) interest	1.03	1.11	39	1.04	1.35	18	1.04	1.27	24	0.95	0.83	61	0.76	1.20	15
Margin Analysis															
Average earning assets / Average assets	91.66	92.93	28	91.23	93.09	25	91.18	93.08	25	91.14	92.32	32	91.41	91.05	54
Average interest-bearing funds / Average assets	80.02	60.58	91	78.98	61.98	90	79.22	61.99	91	82	64.06	93	82.39	65.57	94
Interest income (tax equivalent) / Average earning assets	3.31	3.36	44	3.24	3.12	54	3.22	3.06	58	3.47	3.55	41	3.80	4.41	14
Interest expense / Average earning assets	0.92	0.35	90	0.77	0.26	93	0.76	0.25	93	1.23	0.52	93	1.78	1.08	88
Net interest income (tax equivalent) / Average earning assets	2.38	3.01	13	2.47	2.85	21	2.46	2.80	22	2.23	3.01	15	2.01	3.33	11
Yield or Cost															
Total loans and leases (tax equivalent)	3.55	4.24	9	3.54	4.07	23	3.52	4.01	23	3.65	4.27	14	3.83	5.09	4
Interest-bearing bank balances	1.34	0.79	96	0.14	0.13	66	0.15	0.14	66	0.27	0.27	55	1.80	2.04	34
Federal funds sold and reverse repos	2.36	1.05	88	1.28	0.25	92	1.25	0.25	93	0.31	0.68	38	1.85	2.44	33
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	3.30	3.33	45	3.24	3.09	55	3.22	3.04	61	3.47	3.51	44	3.79	4.36	15
Investment securities (tax equivalent)	2.17	1.96	73	2.11	1.77	75	2.09	1.77	74	2.39	2.25	64	3.45	2.76	91
US Treasury and agency securities (excluding mortgage-backed securities)	1.53	1.38	63	1.54	1.23	73	1.52	1.14	76	2.26	1.75	76	3.38	2.32	88
Mortgage-backed securities	2.09	1.87	76	2.39	1.55	95	2.41	1.57	93	2.44	2.05	87	3.22	2.61	95
All other securities	2.80	2.89	51	1.95	2.85	22	1.92	2.81	20	2.34	3.24	17	3.99	4.06	62
Interest-bearing deposits	0.71	0.35	87	0.40	0.22	84	0.38	0.21	84	1.02	0.53	92	1.71	1.10	87
Time deposits of \$250K or more	0.72	0.61	65	0.69	0.70	53	0.77	0.66	65	1.66	1.42	72	2.24	1.96	68
Time deposits < \$250K	0.61	0.58	58	0.58	0.67	45	0.60	0.62	52	1.80	1.36	88	2.41	1.82	88
Other domestic deposits	0.73	0.31	90	0.29	0.16	81	0.25	0.15	78	0.53	0.36	82	1.35	0.93	82
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	1.81	0.88	83	2.16	0.18	95	2.06	0.17	95	1.95	0.62	91	2.24	1.86	67
Other borrowed funds and trading liabilities	1.79	1.55	58	1.76	1.29	68	1.76	1.27	67	2	1.50	76	2.34	2.38	50
All interest-bearing funds	1.06	0.54	86	0.89	0.38	92	0.88	0.37	91	1.37	0.74	89	1.98	1.49	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		51,135		45,356		60,676		59,766		76,435		
Fiduciary activities income		0		0		0		0		0		
Service charges on deposit accounts - domestic		7,549		7,829		10,743		9,297		15,840		
Trading revenue.....		-110		194		199		308		779		
Investment banking fees and commissions.....		3,397		3,431		4,556		4,012		6,105		
Insurance activities revenue.....		206		249		341		340		366		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		357		601		739		1,714		2,354		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		5,550		1,104		1,831		367		7,641		
Other non-interest income.....		34,186		31,948		42,267		43,728		43,350		
Total overhead expenses		414,878		406,364		540,908		511,190		511,218		
Personnel expense.....		238,130		229,235		303,129		300,914		301,697		
Net occupancy expense.....		66,634		64,998		88,080		85,888		89,174		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0		
Other operating expenses.....		110,114		112,131		149,699		124,388		120,347		
Fee income on mutual funds and annuities.....		3,397		3,431		4,557		4,012		6,102		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		2,769		2,717		2,696		2,783		2,797		
Average personnel expense per employee.....		86		84.37		112.44		108.13		107.86		
Average assets per employee.....		22,426.18		21,061.11		21,340.03		19,419.69		18,619.29		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	6.64	2.43	85	7.56	2.14	93	7.51	2.17	93	6.71	2.02	92
Overhead expenses / Net Interest Income + non-interest income	38.86	58.02	6	40.17	58.85	4	40.05	59.28	3	44.07	62.28	6
Percent of Average Assets												
Total overhead expense	0.89	2.18	2	0.95	2.21	1	0.94	2.17	1	0.95	2.57	0
Personnel expense.....	0.51	1.20	2	0.53	1.23	1	0.53	1.21	2	0.56	1.30	0
Net occupancy expense.....	0.14	0.22	15	0.15	0.24	15	0.15	0.23	16	0.16	0.26	12
Other operating expenses.....	0.24	0.73	0	0.26	0.72	0	0.26	0.72	0	0.23	0.94	0
Overhead less non-interest income	0.78	1.22	15	0.84	1.08	27	0.83	1.10	25	0.84	1.25	18
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	38.85	57.55	6	40.15	58.34	4	40.03	58.83	3	44.05	61.82	6
Personnel expense.....	22.30	31.86	13	22.65	32.89	9	22.43	32.93	10	25.93	32.36	19
Net occupancy expense.....	6.24	5.98	52	6.42	6.26	50	6.52	6.23	55	7.40	6.58	62
Other operating expenses.....	10.31	19.14	2	11.08	18.68	4	11.08	19.18	3	10.72	22.28	1
Total non-interest income	4.79	24.10	2	4.48	28.20	1	4.49	27.67	1	5.15	28.83	2
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12
Service charges on domestic deposit accounts	0.71	3.30	12	0.77	3.25	12	0.80	3.27	13	0.80	3.27	11
Trading revenue.....	-0.01	0.57	13	0.02	0.68	47	0.01	0.62	49	0.03	1.28	44
Investment banking fees and commissions.....	0.32	2.15	25	0.34	2.46	26	0.34	2.58	24	0.35	2.46	24
Insurance activities revenue.....	0.02	0.36	43	0.02	0.38	41	0.03	0.36	41	0.03	0.41	41
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0.03	1.23	27	0.06	0.56	33	0.05	0.60	31	0.15	0.01	69
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.52	1.19	42	0.11	3.64	10	0.14	3.30	13	0.03	3.92	14
Other non-interest income.....	3.20	8.80	14	3.16	9.39	9	3.13	9.27	9	3.77	9.65	13
Overhead less non-interest income	34.06	32.79	45	35.67	29.67	65	35.54	30.52	62	38.90	31.93	70
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.13	21.50	84	26.13	21.49	91	25.74	21.18	90	12.80	18.63	15
Applicable income tax + TE / Pretax net operating income + TE	26.50	23.57	79	27.45	23.11	90	27.07	22.67	89	14.73	21.18	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	44,136,935	39,949,075	41,697,952	39,426,186	38,847,726	10.48	23.91	
Commercial and industrial loans	2,856,372	1,738,534	2,042,838	1,801,171	1,744,738	64.30	108.54	
Loans to individuals	1,720	1,780	1,774	2,096	3,146	-3.37	-45.72	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	1,989,848	1,997,166	1,995,940	1,771,281	1,298,545	-0.37	236.05	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	48,984,875	43,686,555	45,738,504	43,000,734	41,894,155	12.13	30.33	
Less: Allowance for loan and lease losses	218,499	199,853	199,204	194,043	147,638	9.33	37.49	
Net loans and leases	48,766,376	43,486,702	45,539,300	42,806,691	41,746,517	12.14	30.30	
Debt securities that reprice or mature in over 1 year	3,715,021	4,347,631	4,271,145	4,090,686	5,736,607	-14.55	35.66	
Mutual funds and equity securities	13,785	15,786	15,623	31,576	32,830	-12.68	-57.61	
Subtotal	52,495,182	47,850,119	49,826,068	46,928,953	47,515,954	9.71	30.60	
Interest-bearing bank balances	908,307	1,877,788	1,655,731	1,597,192	608,417	-51.63	-68.22	
Federal funds sold and reverse repos	649,558	511,861	406,101	193,492	1,733	26.90	153.07	
Debt securities that reprice or mature within 1 year	2,974,135	1,550,582	1,508,825	1,722,647	116,450	91.81	1043.62	
Trading assets	0	0	0	0	0			
Total earning assets	57,027,182	51,790,350	53,396,725	50,442,284	48,242,554	10.11	30.88	
Non-interest-bearing cash and due from depository institutions	141,697	131,999	149,435	157,247	131,720	7.35	-12.80	
Premises, fixed assets, and leases	477,147	525,523	518,974	554,311	598,820	-9.21	27.08	
Other real estate owned	1,222	4,290	3,248	1,769	1,966	-71.52	-86.72	
Investment in unconsolidated subsidiaries	12,777	12,777	12,777	12,777	12,777	0.00	0.00	
Intangible and other assets	5,296,223	5,425,167	5,445,985	5,137,732	4,652,984	-2.38	23.17	
Total assets	62,956,248	57,890,106	59,527,144	56,306,120	53,640,821	8.75	29.99	
Quarterly average assets	63,858,318	57,288,125	58,461,819	54,892,790	52,435,718	11.47	31.60	
Average loans and leases (YTD)	47,353,232	43,102,948	43,395,296	42,194,834	40,535,480	9.86	21.93	
Memoranda								
Loans held-for-sale	0	0	0	117,136	0		-100.00	
Loans not held-for-sale	48,984,875	43,686,555	45,738,504	42,883,598	41,894,155	12.13	30.70	
Real estate loans secured by 1–4 family	123,395	170,551	160,449	236,267	380,684	-27.65	-76.44	
Commercial real estate loans	44,013,540	39,778,524	41,537,503	39,189,919	38,467,042	10.65	25.41	
Construction and land development	203,067	197,610	208,920	89,721	200,464	2.76	-47.42	
Multifamily	37,203,928	32,863,232	34,627,776	32,261,123	31,182,079	13.21	36.97	
Nonfarm nonresidential	6,606,545	6,717,682	6,700,807	6,839,075	7,084,499	-1.65	-12.46	
Real estate loans secured by farmland	0	0	0	0	0			
Total investment securities	6,702,941	5,913,999	5,795,593	5,844,909	5,885,887	13.34	121.14	
U.S. Treasury securities	1,672,284	64,997	44,985	64,985	41,839	2472.86	736.66	
US agency securities (excluding mortgage-backed securities)	1,406,235	1,372,551	1,480,523	1,158,301	1,094,240	2.45	1448.14	
Municipal securities	17,832	25,207	24,742	26,311	26,892	-29.26	-74.66	
Mortgage-backed securities	2,230,187	2,979,247	2,789,712	3,038,325	3,353,735	-25.14	-11.17	
Asset-backed securities	391,110	494,114	479,198	527,099	373,254	-20.85		
Other debt securities	971,508	962,097	960,810	998,312	963,097	0.98	665.55	
Mutual funds and equity securities	13,785	15,786	15,623	31,576	32,830	-12.68	-57.61	
Available-for-sale securities	6,689,156	5,898,213	5,779,970	5,813,333	5,853,057	13.41	120.69	
U.S. Treasury securities	1,672,284	64,997	44,985	64,985	41,839	2472.86	736.66	
US agency securities (excluding mortgage-backed securities)	1,406,235	1,372,551	1,480,523	1,158,301	1,094,240	2.45	1448.14	
Municipal securities	17,832	25,207	24,742	26,311	26,892	-29.26	-74.66	
Mortgage-backed securities	2,230,187	2,979,247	2,789,712	3,038,325	3,353,735	-25.14	-11.17	
Asset-backed securities	391,110	494,114	479,198	527,099	373,254	-20.85		
Other debt securities	971,508	962,097	960,810	998,312	963,097	0.98	665.55	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-838,407	-21,623	-53,693	100,509	43,424			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	561,291	1,233,702	1,167,674	1,278,177	1,372,238	-54.50	-51.70	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,838,915	4,889,870	4,534,097	3,080,452	2,432,123	-21.49	524.66
NOW, ATS and transaction accounts	14,157,433	6,898,527	7,211,162	6,447,208	83,809	105.22	1313.33
Time deposits less brokered deposits < \$250K	2,204,358	543,681	1,919,703	1,607,725	5,340,284	305.45	-20.97
MMDA and other savings accounts	12,490,910	14,108,438	11,994,210	12,578,472	14,926,342	-11.46	-32.39
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	32,691,616	26,440,516	25,659,172	23,713,857	22,782,558	23.64	42.88
Time deposits of \$250K or more	3,889,039	2,891,116	4,084,663	3,513,500	3,739,348	34.52	69.99
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	300,000	800,000	800,000	800,000	800,000	-62.50	-33.33
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	5,865,000	2,822,661	3,750,000	3,272,661	4,525,000	107.78	37.24
Other borrowings w/remaining maturity over 1 year	6,975,000	11,155,000	11,355,000	11,355,000	8,577,661	-37.47	-4.20
Brokered deposits < \$250K	5,123,990	5,289,493	5,315,319	5,209,456	5,135,226	-3.13	37.54
Noncore funding	22,153,029	22,958,270	25,304,982	24,150,617	22,777,235	-3.51	22.95
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	657,639	656,620	656,872	655,883	654,932	0.16	83.14
Other liabilities	707,675	867,798	861,664	944,119	714,402	-18.45	70.88
Total liabilities	56,209,959	50,923,204	52,482,690	49,464,476	46,929,127	10.38	34.89
Equity Capital							
Perpetual preferred stock (including surplus)	502,840	502,840	502,840	502,840	502,840	0.00	0.00
Common stock	4,904	4,904	4,904	4,904	4,904	0.00	0.27
Common surplus	6,121,800	6,118,683	6,126,378	6,122,690	6,115,487	0.05	0.96
Retained earnings	957,290	678,516	741,321	494,229	342,023	41.09	397.02
Accumulated other comprehensive income	-602,061	-92,406	-85,290	-25,478	-32,843		
Other equity capital components	-238,484	-245,635	-245,699	-257,541	-220,717		
Total holding company equity capital	6,746,289	6,966,902	7,044,454	6,841,644	6,711,694	-3.17	-0.20
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	6,746,289	6,966,902	7,044,454	6,841,644	6,711,694	-3.17	-0.20
Total liabilities and capital	62,956,248	57,890,106	59,527,144	56,306,120	53,640,821	8.75	29.99
Memoranda							
Non-interest-bearing deposits	3,838,915	4,889,870	4,534,097	3,080,452	2,432,123	-21.49	59.66
Interest-bearing deposits	37,865,730	29,731,255	30,525,057	29,356,361	29,225,009	27.36	42.95
Total deposits	41,704,645	34,621,125	35,059,154	32,436,813	31,657,132	20.46	44.34
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	7,044,454	6,841,644	6,841,644	6,711,694	6,655,235		
Accounting restatements	0	0	0	-10,467	0		
Net income	478,331	445,842	595,793	511,109	395,043		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-4,579	-4,007	3,688	7,203	15,547		
Sale of treasury stock	27,056	28,051	28,051	22,198	16,501		
Less: Purchase of treasury stock	19,841	16,145	16,209	59,022	75,220		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	262,361	261,556	348,700	348,436	350,222		
Change in other comprehensive income	-516,771	-66,927	-59,813	7,365	54,810		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	6,746,289	6,966,902	7,044,454	6,841,644	6,711,694		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	70.11	39.88	94	69.01	36.06	96	70.05	36.25	96	70.02	36.22	96	72.42	37.78	97
Commercial and industrial loans	4.54	11.23	14	3	11.11	7	3.43	10.76	9	3.20	13.52	10	3.25	12.02	11
Loans to individuals	0	3.58	1	0	3.60	0	0	3.36	0	0	3.40	0	0.01	4.20	2
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	3.16	4.52	48	3.45	4.26	57	3.35	4.47	53	3.15	4.63	49	2.42	5.01	34
Net loans and leases.....	77.46	63.09	84	75.12	58.81	87	76.50	58.67	87	76.02	61.58	89	77.83	63.77	87
Debt securities over 1 year.....	5.90	18.76	7	7.51	18.32	10	7.18	19.46	8	7.27	15.55	13	10.69	14.60	27
Mutual funds and equity securities	0.02	0.05	49	0.03	0.05	52	0.03	0.06	51	0.06	0.05	66	0.06	0.06	65
Subtotal	83.38	83.05	34	82.66	78.17	63	83.70	79.22	64	83.35	78.16	66	88.58	79.65	84
Interest-bearing bank balances	1.44	3.61	29	3.24	9.37	18	2.78	8.50	17	2.84	7.51	20	1.13	3.06	28
Federal funds sold and reverse repos	1.03	0.52	84	0.88	0.53	83	0.68	0.54	79	0.34	0.82	79	0	1.57	58
Debt securities 1 year or less	4.72	1.71	88	2.68	1.51	79	2.53	1.56	76	3.06	1.68	82	0.22	1.91	17
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	90.58	90.76	51	89.46	91.57	26	89.70	91.77	25	89.59	91.05	27	89.94	89.53	54
Non-interest cash and due from depository institutions.....	0.23	0.98	5	0.23	0.99	4	0.25	0.82	6	0.28	1.07	3	0.25	1.14	3
Other real estate owned.....	0	0.01	37	0.01	0.01	50	0.01	0.01	48	0	0.02	24	0	0.03	22
All other assets.....	9.19	8.19	63	10.31	7.39	84	10.05	7.35	83	10.13	7.82	81	9.82	9.27	59
Memoranda															
Short-term investments	7.20	6.75	67	6.81	12.31	26	6	11.47	28	6.24	11.17	28	1.35	7.63	13
U.S. Treasury securities.....	2.66	1.98	72	0.11	1.18	39	0.08	1.47	32	0.12	0.84	51	0.08	1.03	43
US agency securities (excluding mortgage-backed securities)	2.23	0.81	84	2.37	0.75	83	2.49	0.82	85	2.06	0.63	87	2.04	0.54	88
Municipal securities	0.03	1.69	21	0.04	1.70	22	0.04	1.73	20	0.05	1.69	24	0.05	1.34	25
Mortgage-backed securities	3.54	12.93	9	5.15	13.46	15	4.69	14.14	12	5.40	11.75	17	6.25	11.44	19
Asset-backed securities	0.62	0.85	62	0.85	0.47	77	0.81	0.50	74	0.94	0.32	82	0.70	0.28	80
Other debt securities	1.54	0.51	86	1.66	0.51	84	1.61	0.53	86	1.77	0.42	90	1.80	0.39	89
Loans held-for-sale.....	0	0.30	8	0	0.50	7	0	0.55	7	0.21	0.52	37	0	0.39	7
Loans held for investment	77.81	63.03	86	75.46	58.34	90	76.84	58.06	90	76.16	61.72	89	78.10	63.50	88
Real estate loans secured by 1–4 family	0.20	12.79	3	0.29	11.57	3	0.27	11.46	3	0.42	11.91	4	0.71	13.29	7
Revolving	0	1.52	3	0	1.44	2	0	1.42	2	0	1.66	7	0	2.07	7
Closed-end, secured by first liens	0.20	10.86	3	0.29	9.73	4	0.27	9.67	4	0.41	9.81	5	0.70	10.69	9
Closed-end, secured by junior liens	0	0.19	3	0	0.19	8	0	0.17	9	0	0.22	8	0.01	0.28	12
Commercial real estate loans	69.91	24.89	99	68.71	22.35	99	69.78	22.69	99	69.60	22.22	99	71.71	22.23	99
Construction and land development	0.32	3.92	11	0.34	3.40	9	0.35	3.34	13	0.16	3.40	9	0.37	3.44	16
Multifamily.....	59.09	3.87	99	56.77	3.32	99	58.17	3.57	99	57.30	3.12	99	58.13	3.01	99
Nonfarm nonresidential	10.49	15.73	30	11.60	14.65	39	11.26	14.57	38	12.15	14.72	41	13.21	14.69	43
Real estate loans secured by farmland.....	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	90.10	62.29	93	91.44	60.51	97	91.17	61.05	96	91.69	57.15	97	92.73	57.46	97
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	90.10	62.29	93	91.44	60.51	97	91.17	61.05	96	91.69	57.15	97	92.73	57.46	97
Real estate loans secured by 1–4 family.....	0.25	20.65	3	0.39	20	3	0.35	19.86	3	0.55	19.43	4	0.91	20.75	6
Revolving	0	2.39	3	0	2.47	2	0	2.43	2	0	2.64	6	0	3.15	7
Closed-end.....	0.25	18.01	3	0.39	17.35	4	0.35	17.24	4	0.55	16.59	4	0.91	17.39	7
Commercial real estate loans	89.85	38.12	99	91.05	37.13	99	90.82	37.86	99	91.14	34.63	99	91.82	33.52	99
Construction and land development.....	0.41	6.10	7	0.45	5.69	7	0.46	5.65	6	0.21	5.26	8	0.48	5.09	11
1–4 family.....	0.01	1.40	12	0.01	1.19	11	0.01	1.18	12	0.01	0.93	14	0.02	0.94	18
Other.....	0.40	4.62	9	0.44	4.46	7	0.45	4.40	8	0.19	4.19	8	0.46	4.02	11
Multifamily.....	75.95	5.86	99	75.23	5.41	99	75.71	5.78	99	75.02	4.96	99	74.43	4.69	99
Nonfarm nonresidential	13.49	24.30	28	15.38	24.45	28	14.65	24.56	29	15.90	22.93	32	16.91	22.15	38
Owner-occupied.....	0.96	8.11	12	0.91	8.31	12	0.84	8.29	11	0.96	7.68	13	0.88	7.72	15
Other.....	12.53	15.95	34	14.47	15.83	44	13.81	15.94	40	14.94	14.95	47	16.03	14.34	57
Real estate loans secured by farmland.....	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	5.83	18.37	7	3.98	19.45	4	4.47	18.86	5	4.19	22.17	6	4.16	19.53	7
Loans to individuals	0	6.24	1	0	6.58	0	0	6.24	0	0	6.13	0	0.01	7.13	1
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	4.06	8.16	40	4.57	8.42	45	4.36	8.75	42	4.12	9.09	40	3.10	9.85	29
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	858.03	411.16	98	826.05	383.43	99	849.95	391.81	99	850.08	381.27	98	869.31	391.26	99
Real estate loans secured by 1–4 family.....	2.40	133.66	3	3.53	124.74	3	3.27	126.06	3	5.09	125.03	4	8.52	138.18	5
Revolving	0	15.46	2	0	15.53	2	0	15.44	2	0.02	17.42	7	0.02	21.26	6
Closed-end.....	2.40	116.59	3	3.53	107.54	3	3.27	108.85	3	5.07	106.14	4	8.50	115.20	6
Commercial real estate loans	855.64	254.65	99	822.53	238.58	99	846.68	245.88	99	844.98	234.65	99	860.79	229.44	99
Construction and land development.....	3.95	39.81	9	4.09	36.07	8	4.26	35.95	12	1.93	35.62	9	4.49	34.95	14
1–4 family.....	0.10	9.02	12	0.10	7.44	9	0.08	7.42	13	0.14	6.34	14	0.17	6.61	17
Other.....	3.85	30.27	12	3.99	28.34	9	4.18	28.11	13	1.80	28.16	9	4.32	27.32	16
Multifamily.....	723.25	40.47	99	679.53	35.29	99	705.83	38.66	99	695.59	32.74	99	697.77	31.04	99
Nonfarm nonresidential	128.43	161.09	37	138.91	156.30	40	136.59	158.05	40	147.46	155.06	46	158.53	152.10	50
Owner-occupied.....	9.12	53.43	14	8.22	52.63	12	7.83	52.99	13	8.93	52.37	15	8.29	53.07	17
Other.....	119.31	105.96	56	130.68	100.99	65	128.76	102.54	63	138.52	100.54	67	150.24	97.41	71
Real estate loans secured by farmland.....	0	3.36	8	0	3.67	7	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	55.53	115.08	21	35.95	116.17	7	41.64	114.45	12	38.84	139.91	10	39.04	122.02	12
Loans to individuals	0.03	35.47	1	0.04	36.56	0	0.04	34.55	0	0.05	37.47	0	0.07	43.51	2
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	38.68	50.11	53	41.30	47.63	59	40.68	51.06	54	38.19	49.54	53	29.06	52.44	36
Supplemental															
Non-owner occupied CRE loans / Gross loans	89.22	30.74	99	90.49	29.25	99	90.29	30.07	99	90.48	27.32	99	91.21	26.45	99
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	849.66	205.31	99	817.41	187.63	99	841.78	195.33	99	838.91	183.76	99	855.09	178.57	99
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	858.78	262.15	99	825.63	244.92	99	849.61	252.85	99	847.84	240.85	99	863.39	236.10	99

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.20	6.75	67	6.81	12.31	26	6	11.47	28	6.24	11.17	28	1.35	7.63	13
Liquid assets	11.13	23.63	16	11.99	29.12	11	10.96	29.03	9	11.03	26.22	10	9.75	22.44	9
Investment securities	10.65	20.98	12	10.22	20.37	16	9.74	21.63	11	10.38	17.85	18	10.97	16.99	20
Net loans and leases	77.46	63.09	84	75.12	58.81	87	76.50	58.67	87	76.02	61.58	89	77.83	63.77	87
Net loans, leases and standby letters of credit	78.03	63.92	84	75.59	59.61	87	76.96	59.49	87	76.66	62.48	89	78.67	64.84	88
Core deposits	51.93	74.28	9	45.67	75.52	4	43.10	75.71	4	42.12	70.67	7	42.47	63.09	14
Noncore funding	35.19	12.30	93	39.66	10.15	96	42.51	10.30	96	42.89	14.13	94	42.46	19.36	88
Time deposits of \$250K or more	6.18	1.67	93	4.99	1.67	94	6.86	1.58	95	6.24	2.11	94	6.97	2.94	92
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.48	1.24	43	1.38	1.19	68	1.34	1.23	67	1.42	1.47	65	1.49	1.94	58
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.56	0.58	9	0.50	0.54	58	0.66	0.54	63	1.08	0.54	68	1.49	0.48	74
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	9.32	2.18	93	4.88	0.88	93	6.30	1	93	5.81	1.24	92	8.44	3.01	92
Earning assets that reprice within 1 year	21.28	35.71	17	18.60	38.80	9	18.70	37.37	9	17.28	39.38	6	17.24	39.29	3
Interest-bearing liabilities that reprice within 1 year	14.08	6.79	86	13.11	6.64	84	17.38	6.39	89	16.20	8.20	86	24.81	10.19	92
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	7.19	27.35	9	5.50	30.83	6	1.31	29.65	4	1.09	29.11	5	-7.57	26.63	3
Other Liquidity and Funding Ratios															
Net noncore funding dependence	33.57	5.89	95	39.74	-3.31	97	43.62	-2.33	98	43.97	3.20	96	46.40	14.45	94
Net short-term noncore funding dependence	17.77	0.87	92	14.10	-9.17	96	18.92	-7.71	96	17.27	-4.76	95	27.42	3.38	98
Short-term investment / Short-term noncore funding	32.69	112.63	26	36.86	304.29	7	27.47	273.46	5	30.24	184.19	10	5.28	77.77	3
Liquid assets - short-term noncore funding / Nonliquid assets	-12.25	24.05	6	-7.36	36.72	4	-12.21	36.68	3	-10.80	28.18	5	-17.61	16.97	3
Net loans and leases / Total deposits	116.93	79.04	95	125.61	73.05	96	129.89	72.79	96	131.97	79.43	96	131.87	90.31	94
Net loans and leases / Core deposits	149.17	86.19	96	164.47	78.83	98	177.48	78.25	98	180.51	88.34	97	183.24	103.93	95
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57			0.72		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-16.96	-19.27	53	-0.46	1.06	12	-1.14	-0.25	23	2.25	4.31	22	1	1.36	44
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.79	71.92	86	99.73	84.59	78	99.73	83.77	79	99.46	87.23	73	99.44	85.40	79
U.S. Treasury securities	24.95	9.62	81	1.10	6.01	41	0.78	6.70	33	1.11	4.72	54	0.71	6.15	42
US agency securities (excluding mortgage-backed securities)	20.98	4.10	94	23.21	4.24	93	25.55	4.12	95	19.82	4.01	90	18.59	3.49	92
Municipal securities	0.27	8.02	23	0.43	8.38	21	0.43	8.22	22	0.45	9.83	22	0.46	7.75	24
Mortgage-backed securities	33.27	62.34	12	50.38	66.09	21	48.13	66.54	19	51.98	66.64	26	56.98	67.43	32
Asset-backed securities	5.83	4.33	67	8.35	2.45	84	8.27	2.50	83	9.02	1.91	89	6.34	1.66	85
Other debt securities	14.49	3.02	92	16.27	3.01	93	16.58	3.08	93	17.08	3.01	92	16.36	2.94	92
Mutual funds and equity securities	0.21	0.27	60	0.27	0.29	65	0.27	0.29	64	0.54	0.35	70	0.56	0.40	66
Debt securities 1 year or less	44.37	9.28	96	26.22	8.18	91	26.03	7.78	91	29.47	10.55	88	1.98	11.86	13
Debt securities 1 to 5 years	8.11	20.14	24	5.93	17.39	29	5.10	18.25	20	9.51	17.03	40	12.36	17.94	49
Debt securities over 5 years	47.31	68.28	17	67.58	72.07	33	68.59	71.11	34	60.48	69.86	29	85.10	66.02	73
Pledged securities	8.37	31.26	12	20.86	33.37	34	20.15	32.26	35	21.87	35.67	35	23.31	30.57	44
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	15.02	-40.81	89	27.10	64.27	44	1.63	27.98	35	383.53	183.32	83	-45.40	26.69	4
Investment securities	13.34	11.76	62	12.32	32.48	37	-0.84	31.36	10	-0.70	23.62	16	4.28	11.75	45
Core deposits	23.64	4.57	87	16.15	16.96	55	8.20	16.94	20	4.09	26.88	3	-4.45	11.23	2
Noncore funding	-3.51	36.20	25	-4.22	-21.64	75	4.78	-14.79	79	6.03	-12.18	70	11.24	6.59	64

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,821,123	2,475,220	2,006,492
Commit: Secured commercial real estate loans	667,304	750,269	561,544	410,860	457,178
Commit: Unsecured real estate loans	272,692	209,563	222,109	156,348	152,333
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	359,690	270,532	273,875	357,576	451,953
Standby letters of credit	21,849	15,850	17,141	18,300	57,989
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,500,000	4,250,000	4,250,000	4,250,000	2,800,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)						4.74	22.78	0	4.40	22.01	1	3.74	23.52	3
Standby letters of credit	0.57	0.66	56	0.47	0.66	48	0.46	0.65	49	0.64	0.71	61	0.84	0.84
Commercial and similar letters of credit	0.03	0.02	78	0.03	0.02	73	0.03	0.02	76	0.03	0.02	77	0.11	0.02
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45
Derivative contracts	2.38	44.74	15	7.34	47.31	27	7.14	46.30	26	7.55	48.62	21	5.22	68.47
Interest rate contracts	2.38	32.78	17	7.34	35.15	29	7.14	32.46	29	7.55	34.36	24	5.22	47.31
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67
Written options contracts (interest rate)	0	1.49	10	0	1.69	9	0	1.41	8	0	2.18	9	0	2.47
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65
Interest rate swaps	2.38	23.04	20	7.34	20.27	37	7.14	20.49	35	7.55	20.83	32	5.22	28.86
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)						6.50	44.98	0	5.87	42.82	1	4.95	45.53	1

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,500,000	4,250,000	4,250,000	4,250,000	2,800,000
Interest rate contracts	1,500,000	4,250,000	4,250,000	4,250,000	2,800,000
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	1,500,000	4,250,000	4,250,000	4,250,000	2,800,000
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,500,000	4,250,000	4,250,000	4,250,000	2,800,000
Interest rate contracts	1,500,000	4,250,000	4,250,000	4,250,000	2,800,000
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,500,000	4,250,000	4,250,000	4,250,000	2,800,000
One year or less	1,500,000	4,250,000	4,250,000	4,250,000	2,800,000
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value.....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.12	10	0	12.59	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	0	5.29	8	0	7.18	6	0	6.28	6	0	8.18	6	0	5.91	6
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	4.93	8	0	6.91	6	0	5.96	6	0	7.73	7	0	5.10	6
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	100	77.96	94	100	71.71	96	100	74.26	96	100	68.76	96	100	69.75	95
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100	93.16	68	100	91.91	77	100	92.53	76	100	91.48	75	100	93.86	75
One year or less	100	37.29	93	100	27.90	96	100	27.56	98	100	32.05	94	100	32.17	93
Over 1 year to 5 years	0	22.61	7	0	29.78	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	26.09	6	0	29.19	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	0	2.48	1	0	1.18	2	0	0.98	1	0	1.55	1	0	0.83	2
Gross positive fair value	0	2.55	1	0	1.59	1	0	1.34	0	0	2.23	0	0	1.19	1
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	2	0	0.05	3	0	0.04	2	0	0.07	1	0	0.06	2
Gross positive fair value (X)	0	0.10	1	0	0.06	1	0	0.05	1	0	0.09	0	0	0.07	1
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	4	0	0.01	5	0	0.01	5	0	0.02	4	0	0.01	5
Current credit exposure (X)	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	199,204	194,043	194,043	147,638	159,820
Gross losses	4,588	6,133	13,276	22,178	20,308
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,785	13,177	14,928	3,393	1,021
Net losses	-5,197	-7,044	-1,652	18,785	19,287
Provision for loan and lease losses	14,098	-1,234	3,509	63,279	7,105
Adjustments	0	0	0	1,911	0
Ending balance	218,499	199,853	199,204	194,043	147,638
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios																
Provision for loan and lease losses / Average assets	0.03	0.09	30	0	-0.12	75	0.01	-0.09	75	0.12	0.51	6	0.01	0.15	14	
Provision for loan and lease losses / Average loans and leases	0.04	0.16	27	0	-0.21	75	0.01	-0.16	75	0.15	0.82	3	0.02	0.24	11	
Provision for loan and lease losses / Net loan and lease losses	-271.27	151.30	13	17.52	-65.12	69	-212.41	-105.48	32	336.86	487.86	51	36.84	130.58	6	
Allowance for loan and lease losses / Total loans and leases not held for sale	0.45	1.17	5	0.46	1.32	5	0.44	1.23	5	0.45	1.58	4	0.35	0.83	11	
Allowance for loan and lease losses / Total loans and leases	0.45	1.15	7	0.46	1.30	6	0.44	1.20	6	0.45	1.55	3	0.35	0.81	11	
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64			17.40			21.39			10.33	11.58	65	7.65	8.03	68	
Allowance for loan and lease losses / Nonaccrual assets	480.23	428.13	68	711.98	330.05	88	611.81	364.13	83	513.55	299.17	84	241.07	218.72	71	
ALLL / 90+ days past due + nonaccrual loans and leases	480.23	320.87	75	711.98	271.93	90	611.81	287.08	86	513.55	244.34	90	241.07	151.73	80	
Gross loan and lease losses / Average loans and leases	0.01	0.16	9	0.02	0.20	6	0.03	0.19	8	0.05	0.34	9	0.05	0.28	13	
Recoveries / Average loans and leases	0.03	0.07	24	0.04	0.08	32	0.03	0.08	28	0.01	0.07	9	0	0.08	5	
Net losses / Average loans and leases	-0.01	0.09	6	-0.02	0.12	7	0	0.11	9	0.04	0.27	13	0.05	0.21	23	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40	
Recoveries / Prior year-end losses	73.70	34.26	89	59.41	25.09	88	67.31	34.67	87	16.71	33.98	16	5.57	36.22	7	
Earnings coverage of net loan and lease losses (X)	-126.22	36.38	14	-85.92	26.30	8	-490.08	39.72	2	34.66	22.91	78	27.50	24.40	69	
Net Loan and Lease Losses By Type																
Real estate loans	0	-0.01	74	0	0.02	51	0.01	0.02	57	0	0.04	25	0	0.01	48	
Real estate loans secured by 1-4 family	0.11	-0.02	96	0.69	-0.01	98	0.55	-0.02	98	0	0.01	50	0.25	0.01	97	
Revolving		-0.06			-0.07			-0.07			0	0.01	54	0	0.02	43
Closed-end	0.11	-0.01	96	0.69	-0.01	98	0.55	-0.01	98	0	0	53	0.25	0	97	
Commercial real estate loans	0	0	67	0	0.04	26	0.01	0.04	51	0	0.07	22	0	0.01	49	
Construction and land development	-0.12	-0.02	7	0	0.01	40	0	0	38	-0.07	0	0	-0.03	-0.01	22	
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55	
Other	-0.12	-0.01	5	0	0.01	37	0	0	34	-0.07	0	0	5	-0.03	-0.01	20
Multifamily	0	0	88	0.01	0.01	81	0	0.01	76	0	0	22	0	0	83	
Nonfarm nonresidential	0	0	45	-0.03	0.05	9	0.03	0.05	57	0.02	0.11	36	0	0.02	38	
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0	0.01	45	
Other	0	0.01	37	-0.03	0.04	7	0.03	0.04	64	0.02	0.08	46	0	0.01	40	
Real estate loans secured by farmland			0		-0.01				0		0.02			0.01		
Commercial and industrial loans	-0.28	0.11	0	-0.58	0.19	1	-0.28	0.17	2	0.99	0.47	82	1.01	0.37	89	
Loans to individuals	0.39	0.76	36	1.65	0.72	86	1.69	0.71	86	0.81	1.13	51	1.08	1.17	58	
Credit card loans		1.94			2.27			1.84			2.92			3.11		
Agricultural loans		0.02			0.02			0.02			0.19			0.08		
Loans to foreign governments and institutions		0.05			0			0			0			0		
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0.01	0.15	45	0	0.15	22	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		39,157			446,670			66,777			15,658			3,720	
90+ days past due loans and leases		0			0			0			0			0	
Nonaccrual loans and leases		45,499			28,070			32,560			37,785			61,243	
Total past due and nonaccrual loans and leases		84,656			474,740			99,337			53,443			64,963	
Restructured 30–89 days past due		0			0			0			0			0	
Restructured 90+ days past due		0			0			0			0			0	
Restructured nonaccrual		29,043			17,005			12,859			19,318			39,245	
Total restructured loans and leases		29,043			17,005			12,859			19,318			39,245	
30–89 days past due loans held for sale		0			0			0			0			0	
90+ days past due loans held for sale		0			0			0			0			0	
Nonaccrual loans held for sale		0			0			0			0			0	
Total past due and nonaccrual loans held for sale		0			0			0			0			0	
Restructured loans and leases in compliance		16,081			16,330			16,264			14,967			1,254	
Other real estate owned		1,222			4,290			3,248			1,769			1,966	
Other Assets															
30–89 days past due		0			0			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Total other assets past due and nonaccrual		0			0			0			0			0	
Percent of Loans and Leases															
30–89 days past due loans and leases	0.08	0.33	12	1.02	0.29	93	0.15	0.32	29	0.04	0.39	2	0.01	0.43	1
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.09	0.37	6	0.06	0.54	4	0.07	0.46	7	0.09	0.66	4	0.15	0.51	11
90+ days past due and nonaccrual loans and leases	0.09	0.52	2	0.06	0.68	2	0.07	0.62	3	0.09	0.85	1	0.15	0.71	5
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.06	0.09	50	0.04	0.12	30	0.03	0.10	28	0.04	0.13	30	0.09	0.14	46
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.08	0.33	11	1.02	0.29	93	0.15	0.32	29	0.04	0.40	2	0.01	0.43	1
90+ days past due assets	0	0.10	8	0	0.09	9	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.09	0.37	6	0.06	0.55	4	0.07	0.47	7	0.09	0.67	4	0.15	0.53	9
30+ days past due and nonaccrual assets	0.17	0.89	3	1.09	1	62	0.22	0.97	5	0.12	1.29	0	0.16	1.19	2
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.07	0.33	10	0.05	0.40	3	0.05	0.36	5	0.07	0.52	3	0.11	0.44	10
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.35	9	0.06	0.42	3	0.06	0.37	6	0.07	0.55	3	0.12	0.48	11
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.10	0.38	12	0.08	0.48	5	0.09	0.41	7	0.10	0.60	6	0.12	0.53	11
Allowance for loan and lease losses	28.74	55.46	22	24.36	67.85	13	26.14	62.64	19	28.10	66.66	15	43.66	115.41	11
Equity capital + allowance for loan and lease losses	0.90	3.63	9	0.68	4.12	3	0.72	3.60	5	0.77	4.97	3	0.94	4.28	8
Tier 1 capital + allowance for loan and lease losses	1.22	3.90	15	1	4.89	5	1.06	4.30	7	1.17	6.05	4	1.44	5.65	10
Loans and leases + other real estate owned	0.13	0.61	6	0.11	0.82	3	0.11	0.71	3	0.13	0.97	1	0.15	0.85	3

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.23	28	1.12	0.25	96	0.16	0.26	35	0.04	0.39	6	0.01	0.38	4
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....		0.09	0.41	15	0.05	0.60	8	0.06	0.52	9	0.05	0.76	5	0.06	0.46	10
Commercial and industrial	30–89 days past due		0	0.29	3	0	0.24	2	0	0.24	3	0	0.23	3	0	0.31	6
	90+ days past due		0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.13	0.47	21	0.43	0.65	41	0.30	0.57	35	1.10	0.75	77	2.24	0.83	92
Individuals	30–89 days past due		0.17	0.83	17	0.67	0.60	65	0.23	0.63	27	0.14	0.83	14	0.13	0.83	17
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....		0	0.17	10	0.39	0.17	85	0	0.17	11	0.62	0.28	83	0.10	0.17	50
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.09			0.11			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.27			0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0.02	0.13	43

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		5.63	0.39	98	5.86	0.36	99	4.99	0.46	98	0.67	0.65	66	0	0.67	1
1–4 family	30–89 days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	90+ days past due	0.60	0.58	60	0.24	0.76	19	0.35	0.71	28	0.72	0.89	51	0.45	0.73	38
Revolving	30–89 days past due				0.31			0.28			0	0.48	5	0	0.45	5
	90+ days past due				0.02			0.02			0	0.03	30	0	0.05	24
	Nonaccrual				0.86			1.18			0	1.13	5	0	1	5
Closed-end	30–89 days past due	5.63	0.41	98	5.86	0.36	99	4.99	0.49	98	0.67	0.65	64	0	0.70	1
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.60	0.57	63	0.24	0.71	20	0.35	0.67	31	0.72	0.87	52	0.46	0.70	41
Junior lien	30–89 days past due	0	0.01	15	0	0.01	13	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.02	11	0	0.04	6	0	0.03	8	0.38	0.04	97	0.24	0.04	95
Commercial real estate	30–89 days past due	0.07	0.13	46	1.10	0.16	99	0.14	0.15	62	0.04	0.26	21	0.01	0.18	12
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.09	0.29	28	0.05	0.48	10	0.06	0.38	15	0.04	0.62	7	0.05	0.23	18
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0	0.20	12
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0.08	0.04	79	1.30	0.09	96	0.16	0.07	79	0.01	0.09	48	0	0.08	40
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.03	0.06	66	0.02	0.13	52	0.03	0.17	55	0.01	0.11	44	0.02	0.05	50
Nonfarm non-residential	30–89 days past due	0.02	0.10	28	0.16	0.12	66	0.03	0.13	33	0.15	0.23	54	0.04	0.14	19
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.43	0.36	66	0.18	0.58	22	0.23	0.45	42	0.18	0.80	13	0.21	0.28	46
Owner Occupied	30–89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.12	16	0	0.20	11	0	0.17	14	0.01	0.27	10	0.04	0.16	23
Other	30–89 days past due	0.02	0.05	57	0.16	0.07	79	0.03	0.08	59	0.15	0.14	67	0.04	0.07	44
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.43	0.21	79	0.18	0.31	46	0.23	0.23	66	0.17	0.44	37	0.17	0.10	74
Farmland	30–89 days past due		0.09			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,888,220	5,877,952	5,885,583	5,870,053	5,899,674										
Retained earnings	974,233	701,277	763,910	515,558	342,023										
Accumulated other comprehensive income (AOCI)	-602,061	-92,406	-85,290	-25,478	-32,843										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	6,260,392	6,486,823	6,564,203	6,360,133	6,208,854										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,422,891	2,423,025	2,422,997	2,423,213	2,423,386										
Accumulated other comprehensive income-related adjustments	-602,062	-92,406	-85,291	-25,479	-32,843										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	4,439,563	4,156,204	4,226,497	3,962,399	3,818,311										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	4,439,563	4,156,204	4,226,497	3,962,399	3,818,311										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	502,840	502,840	502,840	502,840	502,840										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	502,840	502,840	502,840	502,840	502,840										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	502,840	502,840	502,840	502,840	502,840										
Tier 1 Capital	4,942,403	4,659,044	4,729,337	4,465,239	4,321,151										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	644,862	643,843	644,094	643,106	642,155										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	205,519	185,566	185,046	181,266	148,683										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	850,381	829,409	829,140	824,372	790,838										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	850,381	829,409	829,140	824,372	790,838										
Exited advanced approach tier 2 capital															
Total capital	5,792,784	5,488,453	5,558,477	5,289,611	5,111,989										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	63,875,259	57,310,887	58,484,407	54,914,119	52,435,718										
Less: Deductions from common equity tier 1 capital	2,422,891	2,423,025	2,422,997	2,423,213	2,423,386										
Less: Other deductions	138,793	103,720	130,292	94,768	88,173										
Total assets for leverage ratio	61,313,575	54,784,142	55,931,118	52,396,138	49,924,159										
Total risk-weighted assets	48,045,843	41,876,801	43,679,954	40,774,630	38,529,473										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	9.24	11.77	11	9.92	12.59	10	9.68	12.37	12	9.72	12.35	8	9.91	12.11	20
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.29	12.48	11	11.13	13.31	11	10.83	13.11	12	10.95	13.08	16	11.22	12.78	27
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.06	14.27	12	13.11	15.21	13	12.73	14.91	12	12.97	15.23	13	13.27	14.36	38
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.06	9.22	20	8.50	9.07	34	8.46	8.98	34	8.52	9.13	36	8.66	9.76	18
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			206			249			341			340				366	-17.27	-51.07
Other insurance activities income			206			249			341			340				366	-17.27	-51.07
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			1,199,764			1,178,478			1,184,004			1,164,196				1,145,058	1.81	24.79

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.02	0.36	43	0.02	0.38	41	0.03	0.36	41	0.03	0.41	41	0.04	0.47	43			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.25	12.02	93	24.25	11.72	97	24.02	12	96	24.99	11.03	96	25.62	11.51	96			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Foreign Activities														
Total foreign loans and leases	0		198,354		0		0		0					
Real estate loans.....	0		0		0		0		0					
Commercial and industrial loans	0		0		0		0		0					
Loans to depository institutions and other banks acceptances	0		0		0		0		0					
Loans to foreign governments and institutions	0		0		0		0		0					
Loans to individuals	0		0		0		0		0					
Agricultural loans.....	0		0		0		0		0					
Other foreign loans.....	0		198,354		0		0		0					
Lease financing receivables.....	0		0		0		0		0					
Debt securities	24,706		26,191		26,226		25,538		10,250					
Interest-bearing bank balances	0		0		0		0		0					
Total selected foreign assets	24,706		224,545		26,226		25,538		10,250					
Total foreign deposits	0		0		0		0		0					
Interest-bearing deposits	0		0		0		0		0					
Non-interest-bearing deposits.....	0		0		0		0		0					
Analysis Ratios														
Yield: Foreign loans		0.84		0	0.63	34	0	0.66	33		0.87			1.25
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19
Net Losses as a Percent of Foreign Loans by Type														
Real estate loans		0.26			0.18			0.20			5.18			27.03
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29
Foreign governments and institutions		0.05			0			0			0			0
Growth Rates														
Net loans and leases.....	-100	20.31	2		-0.16			6.83			-2.40			22.48
Total selected assets.....	-89	21.10	3	993.16	3.36	97	2.69	9.48	55	149.15	2.04	95	1.63	12.40
Deposits		-2.72			10.74			0.73			3.46			10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.12	0.12	0.12	0.13	0.13	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	250,106	285,118	380,155	380,288	380,662	-12.28	-9.55
Dividends	250,000	285,000	380,000	380,000	380,000	-12.28	-9.42
Interest	106	118	155	288	662	-10.17	-79.50
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	250,106	285,118	380,155	380,288	380,662	-12.28	-9.55
Securities gains (losses)	0	0	0	0	0		
Other operating income	435	403	532	587	722	7.94	-40.98
Total operating income	250,541	285,521	380,687	380,875	381,384	-12.25	-9.63
Operating Expenses							
Personnel expenses	6,462	6,374	8,573	8,204	3,534	1.38	-54.16
Interest expense	13,694	13,694	18,259	18,259	18,257	0.00	
Other expenses	18,841	17,633	23,114	25,267	28,135	6.85	-27.49
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	38,997	37,701	49,946	51,730	49,926	3.44	-2.70
Income (loss) before taxes	211,544	247,820	330,741	329,145	331,458	-14.64	-10.81
Applicable income taxes (credit)	-10,757	-10,562	-13,950	-14,163	-13,669		
Extraordinary items							
Income before undistributed income of subsidiaries	222,301	258,382	344,691	343,308	345,127	-13.96	-12.15
Equity in undistributed income of subsidiaries	256,031	187,460	251,102	167,801	49,916	36.58	234.04
Bank subsidiaries	256,031	187,460	251,102	167,803	49,916	36.58	234.05
Nonbank subsidiaries	0	0	0	-2	0		-100.00
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	478,332	445,842	595,793	511,109	395,043	7.29	45.09
Memoranda							
Bank net income	506,031	472,460	631,102	547,803	429,916	7.11	43.50
Nonbank net income	0	0	0	-2	0		-100.00
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		7,268,432	97.97	7,455,942	97.60	7,528,370	97.61	7,333,635	7,171,183	-2.51	4.03
Common and preferred stock		7,264,185	97.91	7,454,168	97.58	7,524,925	97.57	7,333,635	7,168,934	-2.55	4.14
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		4,247	0.06	1,774	0.02	3,445	0.04	0	2,249	139.40	-63.97
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries		130	0	129	0	129	0	129	132	0.78	0.78
Common and preferred stock		130	0	129	0	129	0	129	132	0.78	0.78
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Common and preferred stock		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0
Other receivables		0	0	0	0	0	0	0	0	0	0
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	0
Securities		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution		103,958	1.40	138,284	1.81	139,161	1.80	150,964	182,827	-24.82	-23.19
Cash and due from unrelated depository institution		244	0	243	0	243	0	241	236	0.41	-42.45
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	0
Intangible assets		6,826	0.09	6,826	0.09	6,826	0.09	6,826	6,826	0.00	0.00
Other assets		39,823	0.54	37,583	0.49	37,769	0.49	16,516	16,512	5.96	113.36
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	0
Total assets		7,419,413	100.00	7,639,007	100.00	7,712,498	100.00	7,508,311	7,377,716	-2.87	3.79
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	0
Securities sold (repos)		0	0	0	0	0	0	0	0	0	0
Commercial paper		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures		296,602	4	296,043	3.88	296,183	3.84	295,624	295,066	0.19	
Other liabilities		15,485	0.21	15,485	0.20	11,172	0.14	10,784	11,090	0.00	-47.63
Balance due to subsidiaries and related institutions		361,037	4.87	360,577	4.72	360,689	4.68	360,259	359,866	0.13	0.54
Total liabilities		673,124	9.07	672,105	8.80	668,044	8.66	666,667	666,022	0.15	73.19
Equity Capital		6,746,289	90.93	6,966,902	91.20	7,044,454	91.34	6,841,644	6,711,694	-3.17	-0.20
Perpetual preferred stock (income surplus)		502,840	6.78	502,840	6.58	502,840	6.52	502,840	502,840	0.00	0.00
Common stock		4,904	0.07	4,904	0.06	4,904	0.06	4,904	4,904	0.00	0.27
Common surplus		6,121,800	82.51	6,118,683	80.10	6,126,378	79.43	6,122,690	6,115,487	0.05	0.96
Retained earnings		957,291	12.90	678,515	8.88	741,322	9.61	494,229	342,023	41.09	397.02
Accumulated other comprehensive income		-602,062	-8.11	-92,405	-1.21	-85,291	-1.11	-25,478	-32,843		
Other equity capital components		-238,484	-3.21	-245,635	-3.22	-245,699	-3.19	-257,541	-220,717		
Total liabilities and equity capital		7,419,413	100.00	7,639,007	100.00	7,712,498	100.00	7,508,311	7,377,716	-2.87	3.79
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries		361,037	4.87	360,577	4.72	360,689	4.68	360,259	359,866	0.13	0.54
Notes payable to subsidiaries that issued TPS		348,260	4.69	347,800	4.55	347,912	4.51	347,482	347,089	0.13	-3.02
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	0

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.18	11.02	33	8.61	12.52	15	8.59	11.94	19	7.62	7.29	51	5.93	9.68	11
Bank net income / Average equity investment in banks	9.15	11.60	30	8.54	12.35	16	8.52	11.80	19	7.60	7.45	48	6.03	10.51	10
Nonbank net income / Average equity investment in nonbanks	0	9.71	18	0	13.18	17	0	13.12	16	-1.52	9.75	11	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11						8.55	
Bank net income / Parent net income	105.79	98.76	70	105.97	96.45	81	105.93	96.79	78	107.18	88.16	70	108.83	82.22	83
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15		3.59		0	5.93	10
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	9.98	18.39	39	9.65	16.51	40	9.48	16.81	41	9.74	20.06	38	9.92	20.43	45
Total debt / Equity capital	4.40	12.61	33	4.25	11.37	32	4.20	11.71	32	4.32	14.41	30	4.40	14.31	38
Total debt + notes payable to subs that issued TPS / Equity capital	9.56	14.76	42	9.24	13.41	43	9.14	13.63	43	9.40	16.67	41	9.57	16.36	49
Total debt + Loans guaranteed for affiliate / Equity capital	4.40	12.68	33	4.25	11.46	32	4.20	11.77	32	4.32	14.68	30	4.40	14.56	38
Total debt / Equity capital – excess over fair value	4.40	12.75	33	4.25	11.47	32	4.20	11.81	32	4.32	14.52	30	4.40	14.51	38
Long-term debt / Equity capital	4.40	11.91	34	4.25	10.65	32	4.20	10.95	32	4.32	13.56	30	4.40	13.04	39
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	3.89	39.59	23	2.51	40.69	20	2.47	39.86	20	2.46	34.67	21	3.20	28.44	28
Double Leverage															
Equity investment in subs / Equity capital	107.68	104.01	72	107	103.15	75	106.82	103.22	74	107.19	102.81	75	106.81	103.22	73
Total investment in subs / Equity capital	107.74	109.29	62	107.02	108.29	64	106.87	108.40	62	107.19	110.16	60	106.85	111.07	57
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.81	0.39	71	0.82	0.27	81	0.81	0.29	80	0.96	0.47	72	1.16	0.36	84
Equity investment in subs – equity cap / Net income-div (X)	1.80	1.15	71	1.98	0.85	86	1.95	1.05	77	3.03	1.82	81	10.20	1.22	98
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	87.20	130.36	30	99.45	152.56	30	99.50	152.85	24	99.17	136.59	28	99.17	177.68	20
Cash from ops + noncash items + op expense / Op expense + dividend	95.67	118.32	38	102.26	155.61	33	102.48	154.48	27	106.68	147.24	27	106.81	190.27	20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	88.82	105.80	37	96.27	94.59	46	97.55	98.54	44	92.49	134.08	23	89.06	116.34	20
Pretax operating income + interest expense / Interest expense	1,644.79	1,565.66	69	1,909.70	1,645.53	71	1,911.39	1,835.33	65	1,902.65	2,016.32	74	1,915.51	1,968.54	65
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	858.55	1,454.22	46	1,034.18	1,896.20	42	1,036.02	1,770.77	42	993.98	1,539.23	56	921.93	1,632.83	39
Dividends + interest from subsidiaries / Interest expense + dividends	90.60	150.57	30	103.59	174.48	30	103.60	174.12	26	103.71	150.43	29	103.31	210.80	19
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	19.43	26.99	46	18.11	40.79	40	18.15	47.61	34	15.57	35.64	45	12.03	57.11	26
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.40	3.60	45	1.81	3.29	45	0	3.44	25	2.01	3.85	46	2.48	2.64	58
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	33	0	1.76	32	0	1.76	34	0	2.66	29	0	5.62	25
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	118.02	70.90	83	101.23	69.90	79	101.16	66.37	82	101.49	81.10	76	101.48	57.84	84
Dividends declared / Net income	54.85	31.93	92	58.67	27.22	94	58.53	28.27	95	68.17	42.29	86	88.65	33.08	96
Net income – dividends / Average equity.....	4.15	7.51	13	3.56	9.25	6	3.56	8.62	6	2.43	4.14	27	0.67	6.46	6
Percent of Dividends Paid															
Dividends from bank subsidiaries	95.29	133.26	39	108.96	160.45	40	108.98	155.92	34	109.06	132.17	41	108.50	178.13	31
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	95.29	183.35	28	108.96	213.42	29	108.98	203.53	24	109.06	174.85	28	108.50	260.40	18
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	49.40	43.79	57	60.32	43.30	61	60.21	45.96	62	69.37	60.28	59	88.39	66.55	73
Interest income from bank subsidiaries.....	0.02	0.21	62	0.02	0.11	63	0.02	0.11	64	0.05	0.36	57	0.15	0.54	66
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	49.43	52.71	56	60.35	48.70	60	60.24	51.33	61	69.42	62.88	54	88.54	69.36	66
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.78	67.73	75	99.82	72.55	82	99.82	74.16	82	99.77	69.76	82	99.64	67.32	82
Interest income from bank subsidiaries.....	0.04	0.98	57	0.04	0.27	60	0.04	0.23	60	0.08	0.63	54	0.17	0.80	58
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.83	81.70	65	99.86	82.68	77	99.86	83.13	76	99.85	82.20	80	99.81	78.80	81
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	121.72	27.96	92	121.80	28.03	93	121.78	26.38	95	121.86	27.08	93	121.96	28.33	92